



Order Filed on February 5, 2019  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire  
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Toyota Motor Credit Corporation

In Re:  
Denise M. Stelmach, Kevin Stelmach  
  
Debtors.

Case No.: 17-26909 ABA

Adv. No.:


Hearing Date: 1/22/19@ 10:00 a.m..

Judge: Andrew B. Altenburg, Jr.

**ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR  
RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: February 5, 2019**

  
Honorable Andrew B. Altenburg, Jr.  
United States Bankruptcy Court

**(Page 2)**

Debtor: Denise M. Stelmach, Kevin Stelmach

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Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR RELIEF FROM STAY

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Toyota Motor Credit Corporation, Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property 2014 TOYOTA CAMRY, VIN: 4T1BF1FK2EU439332, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Richard S. Hoffman, Esquire, attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of January 17, 2019, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due August 2018 through January 2019 for a total post-petition default of \$3,187.70 (6 @ \$599.97, less suspense \$412.12)

It is **ORDERED, ADJUDGED and DECREED** that debtor is to make a lump sum payment of \$2,600.00 immediately;

It is further **ORDERED, ADJUDGED and DECREED** that the remainder of the arrears in the amount of \$587.70 are to be paid by January 31, 2019; and

It is further **ORDERED, ADJUDGED and DECREED** that regular payments are to resume February 16, 2019, directly to Secured Creditor, TMCC P.O. Box 5855 Carol Stream, IL 60197-5855 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Motion for Relief is hereby resolved.